

Recording Requested by
Bank of America, N.A.

AND WHEN RECORDED MAIL TO:

Bank of America, N.A.
1800 Tapo Canyon Road CA6-914-01-59
Simi Valley, CA 93063
Prepared by: SASHA GASTELUM
DOC. ID#: 71213379099732914

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE DEED OF TRUST

MIN#: 100015700061422354

This Loan Modification Agreement (the "Agreement"), made this 28th day of September, 2011 between **DAVID SPENCER, AN UNMARRIED MAN, AND EARLENE BAKER, AN UNMARRIED WOMAN.**, (the "Borrowers") and **Bank of America, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **DEED OF TRUST** dated April 18, 2006 and granted or assigned to **Mortgage Electronic Registration Systems, Inc.**, as mortgagee of record (solely as nominee for Lender and lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026) and recorded on April 21, 2006 as Book Number 2,455, Page Number 642 in the Official Records of the **DESOTO** County, State of **MISSISSIPPI** (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as:

**6947 WRENWOOD DR
HORN LAKE, MS 38637**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **TO CORRECT THE PROPERTY ADDRESS TO THE DEED OF TRUST AND RIDER TO READ: 6947 WRENWOOD DR, HORN LAKE, MS 38637.**

The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Bank of America, N.A. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

gmw

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Bank of America, N.A.

Bank of America, N.A.

By: ~~Frank Jonda~~
Vice President

By: Jennifer Guidicessi
Its: Vice President


~~Mortgage Electronic Registration Systems, Inc.~~

By: Beulah L. Dore
Assistant Vice President

By: Jennifer Guidicessi
Its: Vice President

Mortgage Electronic Registration Systems, Inc.


DAVID SPENCER


EARLENE BAKER

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Bank of America, N.A.

Beulah L. Dore

By: Beulah L. Dore
Its: Assistant Vice President

Mortgage Electronic Registration Systems, Inc.

Beulah L. Dore

By: Beulah L. Dore
Its: Assistant Secretary

STATE OF Mississippi

COUNTY OF Desoto

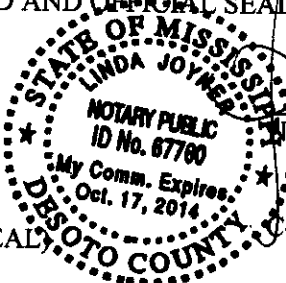
)
) SS.
)

On this 4th Day of October 2011, BEFORE ME,

Linda Joyner, (Notary Public)

personally appeared, **DAVID SPENCER, EARLENE BAKER**, personally known to me OR proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

 Linda Joyner
Notary Public
Commission Expires: _____

STATE OF CALIFORNIA

COUNTY OF _____

On _____ before me, **Charles Salanga**, Notary Public, personally appeared **Jennifer Guidicessi**, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS MY HAND AND OFFICIAL SEAL.

Signature _____

(SEAL)

STATE OF FLORIDA

COUNTY OF DUVAL

On 11.10.11 before me, **Kelly H. Fitzgerald**, Notary Public, personally appeared **Beulah L. Dore**, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.

Signature

Kelly H. Fitzgerald

(SEAL)



KELLY H. FITZGERALD
NOTARY PUBLIC
STATE OF FLORIDA
Comm# EE124762
Expires 8/24/2015